INTERPOL

Prepared by Joshua Chai, Co-Chair of INTERPOL

TISKLMUN'26

Prepared by Winnie Choong, Chair of INTERPOL

OIPC ICPO
INTERPOL

Discussing the Prohibition and
Prevention of Chemical Weapons
Use and Proliferation

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INTERPOL

Discussing the Implementation
of Fully Autonomous Weapons
in War Zones

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Dais Introduction

Head Chair - Winnie Choong

Hi all! Firstly, welcome to the INTERPOL of TISKLMUN 2026!

My name is Winnie and I have been doing Model UN since 2017 and have dabbled in Indonesia and UK MUN conferences too. I am from an International Relations background and had recently completed my second masters in Corporate Social Responsibility and Sustainability. I have a strong passion for fashion too so feel free to reach out to them if you wish to chat about anything art (both visual or liberal)!

When it comes to MUN, I am a firm believer that it is a unique experience for each individual. You can begin on your MUN journey for a reason and decide to continue for another - and it's perfectly all right! So if you are a beginner in MUN, do not fret. We will go through this together. Most importantly, I hope that you guys have fun and have a memorable experience. Please do not feel shy to reach out to me if you wish to or have any inquiries.

A tip for beginners preparing for council: this is a research report that is predominantly descriptive in nature and a summary extract of a vast database of resources out there. Preparing the best you can means doing research beyond this report by nitpicking on glossed-over terms and reports. Even better yet, analyze, understand and develop your own understanding towards the topic - both personally and as your delegating country. This will hence allow you to be flexible in your approaches and allows for the best possible council experience throughout

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Co-Chair - Joshua Chai

Greetings delegates! My name is Joshua and I'll be your co-chair for INTERPOL committee. I'm currently a university student in Australia studying a double degree in Engineering and Arts, which sounds very different but is actually very similar in practice. If you are in college or a high school leaver and are keen to chat about uni, do come over and say hi.

I've started attending MUN conferences since last year and have since chaired three conferences in Australia. What I like most about MUN is the mix of diplomacy, cooperation and problem solving, which are all important skills to foster and grow, and is why I'm very excited for the INTERPOL committee. INTERPOL is all about working together collectively to solve complex real-world problems and I'm really looking forward to seeing how all of you would tackle that.

As your co-chair my goal is first and foremost to ensure that everyone has a good time. Both Winnie and I hope to make the committee a safe space where everyone feels comfortable speaking, debating and putting forward ideas. If this is your first MUN and you feel intimidated, don't fret. Everyone starts somewhere and the most important thing is being willing to give it a go. Trying something new is always a bit scary, but it is also how you end up learning and having fun.

I strongly recommend all delegates to read the research report carefully and do further research on your assigned country's position. The better you understand the topic and the stance of your delegation, the more productive and fun the debate will be for everyone in the room. If you have any questions or concerns regarding this committee, or if you just want to chat, feel free to reach out to Winnie or me. We are here to help you get the most out of this experience.

I'm really looking forward to meeting all of you at the committee. Best of luck for your preparations and we hope to see you soon!

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About INTERPOL

The International Criminal Police Organisation (or INTERPOL) is an inter-governmental organisation that supports law enforcement agencies across the world. It does this by enabling such agencies to share and access data on crimes and criminals, as well as offering a range of technical and operational support.

INTERPOL is headed by a General Secretariat that co-ordinates day-to-day activities. Run by the Secretary General, it is staffed by both police and civilians and headquartered in Lyon, France. INTERPOL has 196 member countries, each hosting an INTERPOL National Central Bureau (NCB), which links local police agencies to other NCBs and the General Secretariat.

The General Secretariat provides a range of expertise and services to member nations, which includes managing large-scale databases on crimes and criminals, offering investigative support such as forensics, analysis and tracking as well as training local police forces and facilitating multinational collaboration between various national law enforcement agencies. This enables police to work directly with foreign counterparts, even if countries do not share diplomatic relations. That said, INTERPOL largely operates in a supporting role, with direct action such as arrests being largely the responsibility of local law enforcement.

INTERPOL also operates a communications system called I-24/7. It is a secure network for countries to contact each other and the General Secretariat, as well as enabling them to access INTERPOL's databases and services in real-time. This underpins INTERPOL's efforts to combat transnational crime across several priority areas, including terrorism, cybercrime, organized crime and financial crime such as corruption and money laundering.

Every year member states meet together in a General Assembly to decide on policy, working methods, finances and activities. Additionally, heads of NCBs meet annually at a conference to facilitate the exchange of operational experiences and best practices among member states.

Position Paper Guidelines

Position Papers are MANDATORY FOR AWARDS

Structure

The following is a simple overview of the typical structure of a Position Paper:

1. **Describe the topic in general.** It could be a description of the issue's history or its current implications across the globe.Tip, don't spend too much time on this.

2. **Describe how your country has been affected by the topic**. Identify examples of which the topic has affected your country. If there are no such equivalents, you may describe how it has affected suprantional organisations that your country is a part -of.

3. **Describe your country's stance towards the topic.** Enacted policies or any material that can indicate your country's position should be stated here. You may split this section into actions taken in the domestic political arena or the international stage.

4. **Describe what solutions would your country propose.** They need not exactly be proposals that have been published by the actual government, but instead a solution that your government could propose. Under no circumstance, however, should you propose a solution that is against your country's stance and interests.

5. **Finally, have a conclusion.** You may summarize your stance or solutions once more.

Format

The following are the requirements you must follow for your Position Paper:

1. Position Papers are to be written in **English only** with a competent degree of formality. Any other languages applied throughout the papers will not be considered.

2. You must write for **both agendas**, in one single document. Submissions of more than one document will not be accepted.

3. Your Position Paper is limited to one page per topic and one bibliography for each agenda.

4. You must cite your sources. The **citation style is APA.**

5. You must include your full name, the name of the committee and your country at the beginning of your position paper.

6. You must answer in the view of the country that you are representing, not through the view of your personal opinions.

7. You must use the font Times New Roman at Size 11, in which the alignment must be Justified . All other options are at your convenience.

8. Usage of Bold, Italic, and Underline is allowed.

9. Please submit the Position Paper as a PDF file (.pdf).

10. Prior to submission, kindly name the Position Paper as "TISKLMUN 2026 - INTERPOL - [YOUR COUNTRY]", not inclusive of the quotation marks or brackets.

Submission

Kindly upload the document through this Google Form: https://forms.gle/Lqj2yjtzZdogW69o9

Any other method of submission shall not be accepted. The due date for the submission is 5th February 2026 11:59PM GMT+8. Kindly keep in mind that completion is required in order to be evaluated.

Agenda 1: Strengthening INTERPOL's Capabilities in the Eradication of Maritime Piracy

Background Information

Maritime piracy refers to violent and criminal acts carried out against ships at sea for private gain, such as hijacking, kidnapping, theft. While such attacks occur in different forms across the world, they are increasingly carried out not by isolated individuals but by organised criminal groups. Although global piracy levels are lower than its peak in the early 2010s, maritime attacks continue to cause billions of dollars in economic losses each year and pose serious risks to the safety of seafarers as well as the security of international trade.

Piracy is often driven by poverty, political instability and weak governance in coastal regions. An example would be during the Somali Civil War, where early acts of piracy emerged from groups of vigilante fishermen attempting to defend their waters from illegal foreign fishing. Such activities were found to be far more profitable than fishing and so overtime, piracy had evolved into highly profitable criminal enterprises. Modern pirate groups typically target slow-moving vessels such as cargo ships, bulk carriers, tankers and even sometimes private yachts, seizing cargo and holding the crew for ransom. Pirates also operate small, fast craft connected to larger 'mother ships', enabling attacks to occur far away from any coastline.

Although the overall number of maritime attack incidents has declined in recent years, attacks against seafarers have become more violent. Pirates favour holding the crew hostage as the primary objective of their attacks due to ransom demands being seen as more profitable compared to theft. At the same time, piracy has also moved further and further from the coast into international waters, as it is difficult for authorities to prevent or respond to attacks beyond the Exclusive Economic Zone (EEZ), increasing the need for multinational coordination and cooperation.

Despite the presence of multinational naval task forces and international agreements, such as Combined Task Force 151 and the UN Security Council Resolution 2634 (2022), maritime piracy remains difficult to eliminate. One of the main reasons is due to the complexity of jurisdiction and law at sea, where attacks may involve ships registered in another country, crews from multiple nationalities and committed in international waters. Many states affected by piracy and armed robbery at sea (the term for piracy perpetrated in territorial waters) often lack the resources and institutional framework to investigate complex criminal cases or prosecute suspects effectively. To add on, collecting evidence at sea and securing reliable witnesses is often challenging, meaning that when pirates are arrested, successful prosecutions are not guaranteed.

Modern maritime piracy is thus increasingly understood as not merely a maritime security threat but as a form of transnational organised crime. Behind many attacks are networks that include financiers, arms dealers, corrupt officials and money-laundering operations, often operating across borders. These networks allow pirates to continue operating even after crackdowns and casualties.

Addressing piracy therefore requires not only action at sea, but also effective international cooperation between law enforcement agencies to identify, disrupt and dismantle the criminal structures that enable piracy to continue.

Key Terms and Definitions

- Maritime Piracy: any illegal acts of violence or detention, committed for private ends on the high seas, against a ship, or against persons or property on board such ship
- Armed Robbery at Sea: acts similar to piracy committed within a nation's territorial waters, or waters within the jurisdiction of a nation-state.
- Territorial Waters: The first 12 nautical miles from a country's coastline, where the state has full legal authority, like on land.
- Exclusive Economic Zone (EEZ): Extends past territorial waters up to 200 Nautical Miles from a country's coast, where the state has the right to exploit natural resources within the zone but does not have total sovereignty. For example, freedom of navigation to all foreign vessels are granted in an EEZ under international law.
- High Seas: Ocean areas beyond any country's EEZ, where no state has sovereignty and international law applies to everyone equally.
- Transnational Organised Crime: Criminal activity carried out by organised groups operating from multiple countries, often involving smuggling, corruption, money-laundering and violence.
- Facilitators (in a criminal context): Individuals or groups that support piracy operations without directly carrying out attacks, such as financiers, brokers, arms dealers, corrupt officials and money-launderers.

- International Law: A body of rules established by treaty and recognized by nations as binding in their mutual relations with one another. International law at sea is defined by the United Nations Convention on the Law of the Sea (UNCLOS), effective since 1994.

Important Institutions

There are many institutions set up with the goal of combating piracy, such as monitoring threats, setting regulations, supporting enforcement and direct action.

International Maritime Organisation (IMO): A UN specialised agency tasked with the safety and security of shipping and travel by sea as well as the prevention of marine and atmospheric pollution for ships. The IMO develops and maintains the regulations to manage and mitigate threats posed to global shipping, as well as help nations and regional partners develop their own measures to combat piracy.

International Maritime Bureau Piracy Reporting Centre (IMB-PRC): The International Maritime Bureau (IMB) is a division of the International Chamber of Commerce (ICC) and was established to fight against all types of maritime crime and malpractice. It runs the IMB-PRC, which monitors global shipping lanes, collects data on hotspots and reports cases of piracy directly to law enforcement.

Combined Maritime Forces (CMF): A multinational maritime partnership that upholds international law on the high seas through direct naval action against illicit non-state actors.

IT maintains five task forces dedicated to fighting against smuggling, piracy, narcotics and other activities that violate international law. Task Force 151 is dedicated to counter-piracy operations.

US Office of Naval Intelligence (ONI): Part of the US Navy, ONI gathers and provides maritime intelligence on illicit activities such as piracy for the US government. As part of international agreements and partnerships, the US directly shares such intelligence with partner governments and organisations.

INTERPOL Maritime Piracy Task Force: The main INTERPOL body on the subject of piracy, it works with law enforcement, military forces, private sector in member countries and other international organizations to collect evidence, investigate incidents and identify facilitators within criminal networks.

Jurisdiction and International Co-operation

Cases involving maritime piracy are often complicated due to the fact that many incidents at sea occur far from any country's coast and may involve ships, crews and criminals from multiple states. To determine who has the right to investigate, arrest and prosecute criminals is largely dependent on where the attack takes place.

If an attack occurs within a nation's territorial waters, the responsibility of responding to and prosecuting those responsible falls under that particular nation.

Such attacks are classified as 'armed robbery at sea' and would be under the laws of that country, rather than piracy under international law. Foreign countries and international organisations may only be involved with the consent of the state.

Attacks that took place in a country's EEZ or on the high seas are legally more complex. While in the case of an EEZ states do have economic rights over those waters, they do not have full sovereignty over these waters, making jurisdiction complicated. If acts of piracy were to occur there, it would require collaboration between international organisations, governments and navies to deliver a response.

Under international law, acts of piracy committed on the high seas may be subjected to universal jurisdiction, meaning that any state may take action against pirates regardless of nationality. It is common practice that pirates captured at sea are usually transferred to a national legal system for prosecution, often in the country that carried out the arrest. For example, in the aftermath of the 2011 MV Bunga Laurel incident, pirates who were captured by the Royal Malaysian Navy were sent to Malaysia to be trialed under Malaysian courts.

Besides responding to and arresting criminals at sea, another aspect of the process involves prosecuting said criminals in court. Effective prosecutions require good evidence, witness testimonies and often involve legal coordination between countries, all of which is difficult to achieve in practice.

Due to these challenges, international cooperation is essential to ensuring that piracy cases do not fall through legal gaps. Organisations like INTERPOL support this by facilitating information sharing, evidence exchange and coordination between law enforcement agencies. These help states investigate pirates and criminal networks, even across borders.

Current Challenges and Gaps

Despite increasing measures against piracy such as naval patrols, regional cooperation treaties and improved security frameworks, maritime piracy continues to persist in areas such as the Horn of Africa, Gulf of Guinea and the Singapore Straits. While these efforts have reduced the number of successful attacks, they have not eliminated piracy and armed robbery against ships completely. Pirate groups have adapted by avoiding patrols, utilising advanced technology and relying on land-based criminal networks to continue operating.

One of the greater challenges to stopping piracy is the continued existence of organised crime syndicates, often based on land and across different countries. Behind attacks at sea are facilitators who operate on land, in areas with weak governance and limited law-enforcement capabilities. As long as these networks remain intact, pirate groups are often able to replace losses and resume operations, even after failed attacks and naval crackdowns.

However a gap that must be addressed would be regarding the investigation and prosecution of maritime-related crimes. While international naval forces may continue to intercept pirates at sea,

many coastal states lack the resources or institutional capacity to conduct complex investigations, track financial flows, or prosecute facilitators. For these countries, where central governments and law enforcement are constantly plagued with systemic problems, cracking down on such criminal groups is considered highly challenging. On top of that, suspects can easily evade justice simply by moving across borders to other countries, often suffering from a lack of law enforcement capabilities as well.

The collection and sharing of evidence also presents a major challenge. Crime scenes at sea are difficult to secure, witnesses are often dispersed across multiple countries and financial transactions are frequently hidden through offshore accounts. Without reliable evidence that can be shared between states, many cases fail to result in convictions.

Finally, there remains a persistent disconnect between maritime security operations and international law enforcement. Naval patrols can prevent or disrupt individual attacks, but they do not lead to the criminal organisations behind them dismantling. Without stronger links between maritime security forces, investigators and law enforcement, piracy continues to be treated as a series of isolated incidents rather than as a coordinated form of transnational organised crime.

Role of INTERPOL in Addressing the Issue

INTERPOL plays an important role in addressing maritime piracy by targeting the transnational criminal syndicates that facilitate crime at sea. As mentioned earlier, while naval forces can disrupt individual incidents, INTERPOL focuses on identifying, investigating and dismantling the pillars that enable piracy to continue.

In 2010, INTERPOL established the Maritime Piracy Task Force to coordinate law enforcement efforts across multiple jurisdictions and to emphasise on the importance of targeting both the financial and organisational aspects of piracy. The task force aims to bring together expertise in multinational police cooperation, criminal investigation and money-trail analysis. This reflects on the modern consensus that maritime piracy is not only a security issue at sea but also a form of land-based organised crime that just so happens to use the sea.

Through its network of National Central Bureaus (NCBs), INTERPOL enables law-enforcement agencies in different countries to share information such as criminal records, evidence and financial analysis regarding maritime crime in real time. This allows both INTERPOL and local police forces to link incidents, track suspects and identify criminal patterns.

INTERPOL plays a supporting role in criminal investigations and prosecutions by helping states collect, analyse, and share evidence. This assists national authorities in building cases against both frontline attackers and the organisers who profit from piracy.

By facilitating cooperation between maritime authorities, police and prosecutors INTERPOL helps ensure that arrests made at sea can lead to meaningful legal outcomes in court.

To reach that end, INTERPOL had also cooperated with military partners. In 2012, INTERPOL and the North Atlantic Treaty Organisation (NATO) agreed to share naval intelligence on piracy operations, allowing information gathered during military interdictions to be preserved, analysed and shared to INTERPOL's wider network, aiding local law enforcement agencies. This collaboration ensures that evidence collected during maritime operations can be used to support investigations, bridging a critical gap between arrests and follow-through prosecutions.

Additionally, INTERPOL works closely with the private sector and other maritime organisations, of which includes logistics firms and reporting centres, to improve the flow of information in regards to incidents of piracy. This cooperation strengthens early warning, supports threat assessments, and ensures that law-enforcement agencies all over the world would have access to operational data.

Finally, INTERPOL contributes to capacity-building in regions most affected by piracy and other maritime crimes by providing training, technical assistance and support to national police forces. By enhancing investigative and judicial capabilities in vulnerable states, INTERPOL helps reduce the legal and institutional gaps that allow these criminal networks to foster.

Possible Solutions

Rather than creating anything new, efforts to strengthen INTERPOL's capability in eradicating maritime piracy should focus on expanding and better integrating existing mechanisms across countries and regions.

An area of improvement would be consistency of data sharing. While INTERPOL maintains global databases and secure communication systems, not all states and non-state actors contribute information in a timely or complete manner. Establishing standardised reporting practices would improve the capabilities of law enforcement to identify patterns and track criminal networks.

A second priority is scaling up financial and network-based investigations. Although INTERPOL already supports such work, many piracy investigations still focus on attackers at sea. Expanding joint investigations and improving cooperation between financial law enforcement units would increase the number of investigations carried out against facilitators of piracy.

There must also be a better link between naval interdictions and the criminal justice system. Naval forces often collect valuable information during interdictions, but some of this data does not always reach civilian law enforcement in a usable form. Strengthening formal procedures for transferring evidence and important information from military and security organisations to INTERPOL and national law-enforcement agencies could help ensure effective prosecutions.

Finally, capacity-building remains uneven across regions that are most affected by piracy. Some coastal states lack trained investigators, forensic equipment, or legal institutions to pursue complex maritime-related cases. Expanding INTERPOL's training, technical assistance, and regional support programs could help close these gaps and reduce the number of safe havens used by piracy networks.

Questions A Resolution Must Answer (QARMAs)

- How can INTERPOL improve the collection and sharing of piracy-related information between different actors?

- What measures can be taken to identify, investigate and disrupt the financial and organisational networks that support piracy?

- How can evidence gathered during maritime operations be better preserved, transferred, and used by both law-enforcement agencies and judicial courts?

- What steps can be taken to strengthen cooperation between countries with different legal systems so that transnational organised crime can be effectively prosecuted?

- How can INTERPOL support capacity-building in regions most affected by piracy and armed robbery against ships, particularly in improving investigative and judicial capabilities?

- What role should partnerships with international organisations, military and the private sector play in strengthening law-enforcement responses to maritime piracy?

- How can legal and jurisdictional gaps that allow piracy networks to evade justice be reduced through international cooperation?

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  https://www.imo.org/en/ourwork/security/pages/solas-xi-2%20isps%20code.aspx

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  https://www.unodc.org/documents/Maritime_crime/19-02087_Maritime_Crime_Manual_Second_Edition_ebook.pdf

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Agenda 2: Curbing the Financing of Terrorist Groups in Regions of Armed Conflict

Keywords

Terrorist Financing	The provision or collection of funds, assets, or economic resources—directly or indirectly—with the intention or knowledge that they will be used to carry out terrorist acts or support terrorist organisations.
Armed Conflict Area	Geographical areas experiencing sustained violence between state and non-state actors, characterised by weakened governance, insecurity, and disrupted economic systems.
Non-State Armed Groups	Organised armed actors that are not officially affiliated with a state, including terrorist organisations, militias, and insurgent groups.
Illicit Financial Flow	Illegal movements of money or capital across borders or within states, often generated through criminal activities such as smuggling, corruption, or fraud.
Money Laundering	The process of disguising the illegal origin of funds to make them appear legitimate, commonly used to conceal terrorist financing activities.

State Sponsorship of Terrorism	The direct or indirect support provided by a government to terrorist groups through funding, resources, training, or safe haven.

Background Information

The financing of terrorist groups is a key factor sustaining armed conflict and regional instability. In conflict-affected regions, weak governance, porous borders, and disrupted financial systems allow terrorist organisations to access and move funds with limited oversight. These resources enable recruitment, weapons procurement, territorial control, and continued attacks against civilians and states.

Modern terrorist groups rely on diversified funding sources, including illicit trade, kidnapping for ransom, extortion, illegal exploitation of natural resources, abuse of charitable channels, and increasingly, digital and informal financial systems. Such methods make detection difficult, particularly in cash-based economies common in conflict zones.

Key Areas of Debate

1. Standardised definition of 'Terrorist'

Previous Action: One significant limitation in curbing the financing of terrorist groups is the absence of a universally agreed-upon definition of terrorism under international law. While numerous United Nations Security Council resolutions identify specific groups and acts, there is no comprehensive, binding definition that applies consistently across all states. This legal ambiguity creates inconsistencies in how terrorism is classified, prosecuted, and sanctioned at the national and international levels.

As a result, states may differ in their designation of terrorist organisations, particularly in regions of armed conflict where groups may simultaneously engage in insurgency, political resistance, or governance functions. These discrepancies hinder international cooperation in financial monitoring, asset freezing, and intelligence sharing, as funds linked to a group labelled as "terrorist" by one state may not be recognised as such by another. Terrorist financiers can exploit these gaps by operating through jurisdictions with narrower or politicised definitions.

1. **Effectiveness of Financial Sanctions in Conflict Zones**

Financial sanctions aim to restrict terrorist groups' access to funds by freezing assets, banning transactions, and isolating them from the global financial system. In theory, cutting off access to funds limits operational capacity, recruitment, and weapons acquisition. However, in regions of armed conflict, where governance structures are weak and economies are largely cash-based, the effectiveness of sanctions remains highly contested.

Previous Action: The United Nations Security Council (UNSC) has implemented multiple targeted sanctions regimes, most notably under Resolution 1267, which established sanctions against Al-Qaeda, ISIL, and associated individuals and entities. These regimes include asset freezes, travel bans, and arms embargoes, supported by monitoring committees and expert panels. The Financial Action Task Force (FATF) has also developed standards to assist states in implementing sanctions effectively at the national level.

Despite these efforts, terrorist groups frequently adapt by shifting to informal financial networks, smuggling, and criminal enterprises that operate outside the formal banking sector. Enforcement is particularly difficult in conflict zones where state authority is limited or contested. Additionally, broad sanctions may inadvertently harm civilians by disrupting local economies and humanitarian assistance, raising concerns about proportionality and effectiveness.

2. **Insufficient regulations of informal financial systems**

Informal value transfer systems are widely used in conflict zones due to lack of access to formal banking. These systems allow civilians to receive remittances and conduct trade, but they also present vulnerabilities that can be exploited for terrorist financing due to their anonymity and limited oversight.

Previous Action: International efforts have focused on regulating, rather than eliminating, informal financial systems. The Financial Action Task Force (FATF) has issued guidance calling for the registration and supervision of money service businesses, alongside customer due diligence and record-keeping requirements. Some states have attempted to integrate informal operators into formal regulatory frameworks to improve transparency while maintaining access for civilians.

However, excessive regulation risks driving these systems further underground or cutting off essential financial lifelines for displaced populations and humanitarian actors. Cultural reliance on informal systems and limited state capacity make monitoring difficult, particularly in active conflict zones. This creates an ongoing debate between security imperatives and financial inclusion.

3. **Abuse of Natural Resources and Criminal Economies**

Terrorist groups finance operations through illegal exploitation of oil, minerals, timber, antiquities, and wildlife in conflict areas. These activities are often integrated into broader criminal economies involving smuggling, trafficking, and corruption, enabling groups to sustain long-term operations.

Previous Action: The UNSC has adopted resolutions targeting specific revenue streams, such as Resolution 2199, which prohibits trade in oil, antiquities, and other resources linked to ISIL. International cooperation through bodies such as Interpol and UNODC has focused on disrupting trafficking networks and strengthening border controls.

Nevertheless, enforcement remains challenging due to porous borders, corruption, and strong international demand for illicit goods. Supply chains are difficult to trace in conflict zones, and profits often flow through intermediaries who evade accountability. As a result, resource exploitation continues to be a resilient funding mechanism for terrorist organisations.

4. **Humanitarian Aid Diversion Risks**

Counter-terrorism financing regulations can unintentionally obstruct humanitarian assistance in conflict zones. Strict compliance requirements, banking restrictions, and sanctions risk delaying or preventing aid delivery, while insufficient oversight increases the risk of diversion by terrorist groups. Humanitarian actors face complex compliance burdens, and financial institutions may engage in "de-risking" by refusing to service NGOs operating in high-risk areas.

Previous Action: The UNSC has increasingly recognised this tension, introducing humanitarian exemptions in sanctions regimes, most notably through Resolution 2664. UN agencies and humanitarian organisations have also developed risk-management frameworks to balance accountability with access.

5. **Usage of Digital Financing Technologies**

Terrorist groups increasingly exploit digital tools such as cryptocurrencies, online crowdfunding, and social media platforms to raise and transfer funds. These technologies allow for cross-border transactions with varying degrees of anonymity, complicating traditional monitoring mechanisms.

Previous Action: The FATF has issued guidance on virtual assets, calling for regulation of cryptocurrency exchanges and the application of AML/CTF standards. Governments and technology companies have also collaborated to disrupt online fundraising and remove extremist content.

However, regulatory frameworks often lag behind technological developments, and enforcement capabilities vary significantly between states. Decentralised systems, encryption, and jurisdictional challenges limit oversight, particularly in developing or conflict-affected countries.

6. **Capacity gaps in fragile and conflict states**

Effective counter-terrorist financing measures depend on functional financial institutions, law enforcement, and judicial systems—conditions often absent in conflict zones.

Fragile states may lack trained personnel, legal frameworks, and technical resources to detect and disrupt terrorist financing.

Previous Action: International organisations such as UNODC, the World Bank, and the IMF have implemented capacity-building programmes, including training for Financial Intelligence Units (FIUs) and support for legal reforms. Regional cooperation initiatives have also aimed to improve information sharing.

Despite these efforts, progress is slow and vulnerable to political instability, corruption, and ongoing violence. External assistance often cannot substitute for sustained domestic governance, leaving significant gaps in implementation.

7. **State sponsorship of terrorism and geopolitical limitations**
Allegations of state sponsorship complicate international cooperation, as geopolitical interests may override counter-terrorism commitments.
Previous Action: Allegations of state sponsorship of terrorism present one of the most politically sensitive challenges in curbing terrorist financing. Geopolitical interests, alliances, and veto powers within the UNSC can obstruct accountability and collective action.

The UN relies on sanctions, monitoring mechanisms, and diplomatic engagement to address state involvement, but enforcement is limited by political considerations. Disagreements among major powers often result in stalled resolutions or diluted measures.

This politicisation undermines the credibility and consistency of international counter-terrorism efforts, allowing some terrorist financing networks to persist due to geopolitical protection or inaction.

Further Reading

1. The Business Of Terrorism | Follow The Money (Full Documentary) Real Crime

Questions a Resolution Must Answer(QARMA)

1. What is the biggest source of financing for terrorist groups?

2. Who are 'terrorist groups'? Who defines them?

3. Who are involved and necessary in the control of financing terrorist groups?

4. How are the solutions able to address the existing limitations of current mechanisms?

5. What are the limitations in controlling digital transactions in conflict regions?

6. How can introduced mechanisms be targeted to only terrorist groups while not affecting civilians?

7. How is money even reaching them in the first place?

8. How to you enforce and prevent state sponsorship of terrorism acts?

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